

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
David Ray Fordyce
Brenda Kay Fordyce
Debtors

Case No. 13-01288-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: CGambini
Form ID: 3180W

Page 1 of 2
Total Noticed: 49

Date Rcvd: Sep 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 07, 2018.

db/jdb
cr
4277465 +David Ray Fordyce, Brenda Kay Fordyce, 1012 E Lisburn Road, Mechanicsburg, PA 17055-5929
4277469 +Jonestown Bank and Trust Company, 421 East Penn Avenue, Cleona, PA 17042-2400
4277470 +AMERICHoice FCU, 20 SPORTING GREEN DR, MECHANICSBURG, PA 17050-2392
4277471 +BOROUGH OF MECHANICSBURG, 36 W ALLEN ST, MECHANICSBURG, PA 17055-6257
4277471 +BRITTANY STRUNGE, 311 DAD BURNHAMS ROAD, SCHUYLKILL HAVEN, PA 17972-9516
4277471 BUREAU OF ACCOUNT MGMT, 3607 ROSEMONT AVE STE 502, PO BOX 8875, CAMP HILL, PA 17001-8875
4277478 Bank of America, N.A., P.O. Box 660933, Dallas, Texas 75266-0933
4277478 COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946,
HARRISBURG, PA 17121-0946
4305304 FIA CARD SERVICES, N.A., 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410
4277479 +FIN RECOVERY, PO BOX 8609, CHERRY HILL, NJ 08002-0609
4277483 +GENPACT SERVICES, LLC, PO BOX 1969, SOUTHGATE, MI 48195-0969
4277487 JONESTOWN BANK & TRUST, 2 WEST MARKET ST, PO BOX 717, JONESTOWN, PA 17038-0717
4277486 +Johnna J. Kopecky, Esquire, The Shagin Law Group LLC, 120 South Street,
Harrisburg, PA 17101-1210

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4296617 +E-mail/Text: servicing@afcfirst.com Sep 05 2018 18:55:39 AFC First Financial Corporation,
P.O. Box 3558, Allentown, PA 18106-0558
4277463 +EDI: AFNIRECOVERY.COM Sep 05 2018 22:58:00 AFNI INC, 1310 MARTIN LUTHER KING DRIVE,
PO BOX 3427, BLOOMINGTON, IL 61702-3427
4288917 EDI: HNDA.COM Sep 05 2018 22:58:00 American Honda Finance Corporation,
National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
4277464 EDI: HNDA.COM Sep 05 2018 22:58:00 AMERICAN HONDA FINANCE (p), BANKRUPTCY DEPT,
PO BOX 168088, IRVING, TX 75016-8088
4322649 EDI: AIS.COM Sep 05 2018 22:58:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838
4277466 EDI: BANKAMER.COM Sep 05 2018 22:58:00 BANK OF AMERICA, BANKRUPTCY DEPARTMENT,
4161 PIEDMONT PARKWAY, GREENSBORO, NC 27410
4277467 EDI: BANKAMER.COM Sep 05 2018 22:58:00 BANK OF AMERICA HOME LOANS, CUSTOMER SERVICE,
PO BOX 5170, SIMI VALLEY, CA 93062-5170
4277468 E-mail/Text: EBN_Greensburg@Receivemorermp.com Sep 05 2018 18:55:43
BERKS CREDIT & COLLECTIONS INC, PO BOX 329, TEMPLE, PA 19560-0329
4289416 +EDI: BANKAMER.COM Sep 05 2018 22:58:00 Bank of America, N.A., 7105 Corporate Drive,
PTX-B-209, Plano, TX 75024-4100
4277472 EDI: CAPITALONE.COM Sep 05 2018 22:58:00 CAPITAL ONE (BANKRUPTCY NOTIFICATION) (p,
PO BOX 30285, SALT LAKE CITY, UT 84130-0285
4277473 +EDI: WFNNB.COM Sep 05 2018 22:58:00 CB/AVENUE, PO BOX 182789, COLUMBUS, OH 43218-2789
4277474 +EDI: WFNNB.COM Sep 05 2018 22:58:00 CCB/HSN, PO BOX 182120, COLUMBUS, OH 43218-2120
4329295 +E-mail/Text: bncmail@w-legal.com Sep 05 2018 18:55:35 CERASTES, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4277475 +E-mail/Text: dehartstaff@pamd13trustee.com Sep 05 2018 18:55:37 CHARLES J DEHART, III, ESQ.,
8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036-8625
4277476 +EDI: WFNNB.COM Sep 05 2018 22:58:00 COMENITY BANK BANKRUPTCY NOTICES, PO BOX 183003,
COLUMBUS, OH 43218-3003
4277477 E-mail/Text: ra-li-ucts-bankhbg@state.pa.us Sep 05 2018 18:55:41 COMM OF PA DEPT L&I,
READING B&C UNIT UTCS, 625 CHERRY ST ROOM 203, READING, PA 19602-1152
4343839 EDI: BL-BECKET.COM Sep 05 2018 22:58:00 Capital One NA, c/o Becket and Lee LLP,
POB 3001, Malvern PA 19355-0701
4277480 +EDI: RMSC.COM Sep 05 2018 22:58:00 GECRB/SMRTCN, BANKRUPTCY DEPARTMENT, PO BOX 103106,
ROSWELL, GA 30076-9106
4277481 +EDI: RMSC.COM Sep 05 2018 22:58:00 GECRB/WAL, PO BOX 103104, ROSWELL, GA 30076-9104
4277482 +EDI: RMSC.COM Sep 05 2018 22:58:00 GECRB/WOLF, BANKRUPTCY DEPT, PO BOX 103106,
ROSWELL, GA 30076-9106
4277484 +EDI: CITICORP.COM Sep 05 2018 22:58:00 GOODYEAR/CBNA, PO BOX 6497,
SIOUX FALLS, SD 57117-6497
4277485 EDI: IRS.COM Sep 05 2018 22:58:00 INTERNAL REVENUE SERVICE - CIO, PO BOX 7346,
PHILADELPHIA, PA 19101-7346
4277488 +EDI: CBSKOHL.COM Sep 05 2018 22:58:00 KOHL'S/CAPONE, COLLECTION DEPARTMENT, PO BOX 3084,
MILWAUKEE, WI 53201-3084
4335469 EDI: PRA.COM Sep 05 2018 22:58:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4326109 EDI: Q3G.COM Sep 05 2018 22:58:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,
PO Box 788, Kirkland, WA 98083-0788
4328713 EDI: Q3G.COM Sep 05 2018 22:58:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
4277489 +EDI: SEARS.COM Sep 05 2018 22:58:00 SEARS BANKRUPTCY RECOVERY, PO BOX 20363,
KANSAS CITY, MO 64195-0363
4277490 +EDI: TFSR.COM Sep 05 2018 22:58:00 TOYOTA FINANCIAL SERVICES NOTICE ONLY, PO BOX 8026,
CEDAR RAPIDS, IA 52408-8026
4277491 +EDI: TFSR.COM Sep 05 2018 22:58:00 TOYOTA FINANCIAL SERVICES-BK Notices,
19001 S WESTERN AVENUE, PO BOX 2958, TORRANCE, CA 90509-2958

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4321070 EDI: TFSR.COM Sep 05 2018 22:58:00 Toyota Motor Credit Corporation,
19001 South Western Avenue, PO Box 2958, Torrance, CA 90509
4290686 EDI: TFSR.COM Sep 05 2018 22:58:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,
Cedar Rapids, Iowa 52408-8026
4277492 EDI: VERIZONCOMB.COM Sep 05 2018 22:58:00 VERIZON BANKRUPTCY ADMIN.-EAST, PO BOX 3037,
BLOOMINGTON, IL 61702-3037
4277493 +EDI: WFFC.COM Sep 05 2018 22:58:00 WELLS FARGO AUTO FINANCE, 13675 TECHNOLOGY DR, #3,
EDEN PRAIRIE, MN 55344-2252
4289487 EDI: WFFC.COM Sep 05 2018 22:58:00 Wells Fargo Bank, N.A.,,
dba Wells Fargo Dealer Services, P.O. Box 19657, Irvine, CA 92623-9657
4333140 EDI: ECAST.COM Sep 05 2018 22:58:00 eCAST Settlement Corporation, POB 29262,
New York NY 10087-9262, eCAST Settlement Corporation, POB 29262, New York NY 10087-9262
4333139 EDI: ECAST.COM Sep 05 2018 22:58:00 eCAST Settlement Corporation, POB 29262,
New York NY 10087-9262

TOTAL: 36

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4282357 Jonestown Bank and Trust Company
cr* ECAST Settlement Corporation, POB 29262, New York, NY 10087-9262
4280103 ##+Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416
TOTALS: 1, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 5, 2018 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor Bank of America, N.A. ecfmail@mwc-law.com,
ecfmail@ecf.courtdrive.com
Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Corey M Lamoureux on behalf of Creditor Jonestown Bank and Trust Company
clamoureux@reillywolfson.com, lalonzo@reillywolfson.com
Dorothy L Mott on behalf of Debtor 2 Brenda Kay Fordyce DorieMott@aol.com,
KaraGendronECF@gmail.com; mottgendronlaw@gmail.com; bethsnyderecf@gmail.com
Dorothy L Mott on behalf of Debtor 1 David Ray Fordyce DorieMott@aol.com,
KaraGendronECF@gmail.com; mottgendronlaw@gmail.com; bethsnyderecf@gmail.com
Joshua I Goldman on behalf of Creditor Bank of America, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin T McQuail on behalf of Creditor Bank of America, N.A. ecfmail@mwc-law.com
Paul C Bametzsreider on behalf of Creditor Jonestown Bank and Trust Company
paulb@reillywolfson.com, edonohue@reillywolfson.com
Thomas I Puleo on behalf of Creditor Bank of America, N.A. tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
Toyota Motor Credit Corporation Valerie_Sato@toyota.com, Nicole_Rivas@toyota.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov
William E. Craig on behalf of Creditor Toyota Motor Credit Corporation
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com; mortoncraigecf@gmail.com

TOTAL: 12

Information to identify the case:

Debtor 1 **David Ray Fordyce**
First Name Middle Name Last Name
Debtor 2 **Brenda Kay Fordyce**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:13-bk-01288-RNO**

Social Security number or ITIN **xxx-xx-4085**
EIN --
Social Security number or ITIN **xxx-xx-8082**
EIN --

Order of Discharge

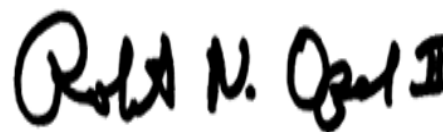
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David Ray Fordyce

Brenda Kay Fordyce
fka Brenda Kay Strunge, fka Brenda Kay Albright

By the
court:

Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: CGambini, Deputy Clerk

September 5, 2018**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.